

engineers pointing the way to further advances are taking their bearings from the star that always has been the guide to all builders and navigators.

"Group medicine," when conducted by an association of educated ethical physicians along the same lines of altruism, love of service, ethics, and with hearts atune to the sacredness of their calling that has ever characterized the true physician, is altogether desirable. It should be encouraged, and those who know should point out with clarity the essentials to success as well as the dangers that have destroyed so many groups in the earlier stages of their development.

By tempering somewhat their altruism and idealism with a modicum of economics, the real physician, the medical group and the profession, as a whole through their medical schools and organizations, can reduce the cost of good medicine to the public. This must be done, and it can and should be done without decreasing the individual income of physicians and without jeopardizing that essential personal and confidential relationship between the physician and his patient.

The cupidity, politics, ignorance or selfishness that characterize all forms of medicine not practiced and controlled by educated, idealistic, service-loving physicians fail in the most essential requirements of that humanitarian profession.

By skillful organization, practices and publicity; and by changing their coats frequently and multiplying their names and objects constantly, they can continue to do even more harm than at present.

The factors essential to success in group practice, mentioned above, will be discussed in another article to appear shortly.

#### MEDICAL BOOKS

This note is a suggestion to physicians that they give more serious study to the question of medical and near-medical books. So-called new books and new editions are increasing at a rapid rate. Some of them are worth while, but more of them are not. Physicians are spending money for many books that would serve themselves, their families and the public better if invested in a good life insurance policy.

There was a time when text books on medical subjects were authoritative, in that they represented the consensus of medical opinion and mature judgment arrived at after the early promises of experimental data or personal opinion had been widely studied. Today, too many books represent only impressions or opinions of individuals based upon insufficient data or experience.

Some of this so-called textbook literature would not be accepted by a good medical journal. Most good medical journals enjoy the advice of an experienced editorial board which insures a reasonable censorship over what they publish.

The commercialism and selling propaganda upon which the book publishing business is built is not conducive to conservatism in expression or in volume of output. Complimentary copies of some of the books to medical journals ought not be

considered, as often as they are, as adequate remuneration for publishing a laudatory review, which often is already prepared by some enterprising publishers and furnished with the complimentary copy.

By action of the Council of the State Society, the CALIFORNIA STATE JOURNAL OF MEDICINE will use exactly the same care in its advertising and reading notices about books that it does regarding any other matter. The JOURNAL undertakes, through a competent committee, to inform any member of the Society as to the value of any book dealing with a medical subject. Neither the reading nor the advertising columns of the JOURNAL are open to any but worthwhile medical publications.

#### NON-CANCELLABLE INCOME INSURANCE POLICIES

Something of the efficiency of the vast majority of physicians is destroyed by an almost universal worry regarding the future financial welfare of themselves and those dependent upon them. Many physicians do not realize or fully appreciate the fact that insurance companies now write a very attractive *non-cancellable* income insurance policy, which constitutes one of the finest investments that any physician can make. For a quite reasonable premium an income may be assured for any amount up to \$500 or even \$1000 a month, and this insurance continues throughout life in case you break down and are unable to continue your work. In effect, these policies are guaranteed pensions for as long as one lives.

Physicians realize that they are engaged in an extra-hazardous vocation and, being educated men and women, they appreciate to an unusual degree the financial bugaboo of the future. Anyone interested in this form of insurance will find the advertisement of one reliable company in this Journal, and if they wish any further information they can call at the office of the State Secretary and it will be furnished.

The physician who carries a substantial *non-cancellable* income insurance policy and a straight life policy of sufficient size absolutely insures adequate income for himself and family during that part of his life when earnings are impossible and he certainly and positively provides for those dependent upon him after he has gone.

#### A FALSE RUMOR

This office is amazed to discover that a rumor is prevalent that members of the Indemnity Defense Fund have been assessed \$30 a year since the institution of the fund in December, 1916. This is not true. The first assessment on Fund Members will be levied this year. Those who joined it at its inauguration have had the benefit of its protection for five years without assessment of any kind for that period.

Payment of \$15 in cash and the execution of a note in the sum of \$15 due one year after date entitles any member in good standing to join the fund.